



**IN THE UNITED STATES BANKRUPTCY  
FOR THE DISTRICT OF NEW JERSEY**

IN RE: )  
)  
SONIA MICHELLE MUHAMMAD, Debtor. ) CHAPTER 13  
) CASE NO. 17-12922

Order Filed on January 23, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey


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**ORDER OF APPROVAL TO PARTICIPATE IN THE LOSS MITIGATION PROGRAM**

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**DATED: January 23, 2018**

Dated:

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court —  
Honorable Andrew B. Altenburg, Jr.

A motion for the Courts approval to participate in the Loss Mitigation program was filed by the Debtor on December 19, 2017.

Property: 317 Mallard Court, Pleasantville, New Jersey 08232

Creditor: Specialized Loan Servicing, LLC

**ORDERED** that the parties shall utilize the Loss Mitigation Portal during the Loss Mitigation Period, and it is further **ORDERED** that:

1. Within 14 days of the date of this Order, the Creditor shall ensure that it is registered on the Loss Mitigation Portal and that all of its initial Loss Mitigation document requirements are available on the Portal.
2. Within 35 days of the date of this Order, the Debtor shall upload and submit through the Loss Mitigation Portal a completed Creditor's Initial Package.
3. Within 10 business days of the Debtor's submission of the Creditor's Initial Package, the Creditor shall acknowledge receipt of same and designate the single point of contract for Debtor's review.

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New Jersey

In re:  
Sonia Michelle Muhammad  
Debtor

Case No. 17-12922-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2018.

db +Sonia Michelle Muhammad, 317 Mallard Court, Pleasantville, NJ 08232-1253

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 26, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Joel Lee Schwartz on behalf of Debtor Sonia Michelle Muhammad esqinac@aol.com,  
stacygreen7@aol.com  
Robert J. Malloy on behalf of Creditor South Jersey Federal Credit Union  
ecf.rjmalloylaw@gmail.com  
Robert P. Saltzman on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7